

# What We Learned

From Data



## Comparing Housing Quick Stats in our Area:

|                                   | Edgewood | Elkader | Garnavillo | Gutten-<br>berg | Luana   | Clayton<br>County | Fayette<br>County |
|-----------------------------------|----------|---------|------------|-----------------|---------|-------------------|-------------------|
| # of Units                        | 329      | 584     | 299        | 946             | 123     | <b>6,483</b>      | 9,550             |
| Vacancy Rate<br>(owners/renters)  | 0/6.7%   | 0%      | 0/10.4%    | 5.1/5.3%        | 0/14.7% | <b>1.2/5.8%</b>   | 11.3%             |
| % Single Unit                     | 80%      | 83%     | 95%        | 87%             | 87%     | <b>90%</b>        | 86%               |
| % 2-4 Unit                        | 20%      | 14%     | 3%         | 9%              | 5%      | <b>6%</b>         | 6%                |
| % Multi Unit                      | 0%       | 3%      | 3%         | 4%              | 8%      | <b>4%</b>         | 5%                |
| % Mobile Home                     | 4.4%     | 1%      | 1.3%       | 1.2%            | 3.3%    | <b>5.2%</b>       | 4%                |
| % Owner Occ.                      | 72.7%    | 76.5%   | 83.4%      | 79.4%           | 77.5%   | <b>78.9%</b>      | 76%               |
| % Renter Occ.                     | 27.3%    | 23.5%   | 16.6%      | 20.6%           | 22.5%   | <b>21.1%</b>      | 24%               |
| Average HH Size                   | 2.06     | 1.89    | 2.24       | 2.07            | 2.27    | <b>2.28</b>       | 2.34              |
| % Families - Both<br>Parents Work | 78.6%    | 83.6%   | 97.1%      | 55%             | 70%     | <b>59.4%</b>      | 77%               |

Source: U.S. Census Bureau, ACS 2010-2014; Clayton County Assessor, 2016 for number of units, type of unit, and percent mobile home (also Delaware Co for Edgewood)

| % Owner Occupied                     | Edgewood | Elkader | Garnavillo | Gutten-<br>berg | Luana | Clayton<br>County | Fayette<br>County |
|--------------------------------------|----------|---------|------------|-----------------|-------|-------------------|-------------------|
| 15 - 34 years                        | 11.6%    | 8.2%    | 10.7%      | 6.3%            | 13.2% | <b>10%</b>        | 11%               |
| 35 - 64 years                        | 51.4%    | 55.2%   | 46.2%      | 54.0%           | 59.4% | <b>58.7%</b>      | 55%               |
| 65 years and over                    | 37.1%    | 36.6%   | 43.2%      | 39.6%           | 27.5% | <b>31.3%</b>      | 34%               |
| % Renter Occupied Householder by Age |          |         |            |                 |       |                   |                   |
| 15 - 34 years                        | 30.5%    | 29.9%   | 22.9%      | 21.5%           | 39.1% | <b>28.9%</b>      | 37%               |
| 35 - 54 years                        | 33.1%    | 51.1%   | 36.1%      | 41.8%           | 21.7% | <b>44.1%</b>      | 47%               |
| 65 years and over                    | 36.4%    | 19.0%   | 41.0%      | 36.8%           | 39.1% | <b>27%</b>        | 15%               |
| Compared to one year ago:            |          |         |            |                 |       |                   |                   |
| % In Same House                      | 81.4%    | 82.0%   | 93.3%      | 87.1%           | 88.0% | <b>88.9%</b>      | 86%               |
| % Same County                        | 7.1%     | 15.2%   | 5.8%       | 5.5%            | 9.2%  | <b>6.4%</b>       | 7%                |
| % From Elsewhere                     | 11.5%    | 2.8%    | 0.9%       | 7.4%            | 2.8%  | <b>5%</b>         | 6%                |

Source: U.S. Census Bureau, ACS 2010-2014

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## Comparing Housing Quick Stats in our Area:

|                                | Marquette | McGregor | Monona  | Strawberry Point | Volga   | Clayton County  | Fayette County |
|--------------------------------|-----------|----------|---------|------------------|---------|-----------------|----------------|
| # of Units                     | 113       | 584      | 299     | 946              | 123     | <b>6,483</b>    | 9,550          |
| Vacancy Rate (owners/renters)  | 0/6.7%    | 0%       | 0/10.4% | 5.1/5.3%         | 0/14.7% | <b>1.2/5.8%</b> | 11.3%          |
| % Single Unit                  | 80%       | 83%      | 95%     | 87%              | 87%     | <b>90%</b>      | 86%            |
| % 2-4 Unit                     | 20%       | 14%      | 3%      | 9%               | 5%      | <b>6%</b>       | 6%             |
| % Multi Unit                   | 0%        | 3%       | 3%      | 4%               | 8%      | <b>4%</b>       | 5%             |
| % Mobile Home                  | 4.4%      | 1%       | 1.3%    | 1.2%             | 3.3%    | <b>5.2%</b>     | 4%             |
| % Owner Occ.                   | 72.7%     | 76.5%    | 83.4%   | 79.4%            | 77.5%   | <b>78.9%</b>    | 76%            |
| % Renter Occ.                  | 27.3%     | 23.5%    | 16.6%   | 20.6%            | 22.5%   | <b>21.1%</b>    | 24%            |
| Average HH Size                | 1.92      | 2.11     | 2.14    | 2.28             | 2.12    | <b>2.28</b>     | 2.34           |
| % Families - Both Parents Work | 78.6%     | 83.6%    | 97.1%   | 55%              | 70%     | <b>59.4%</b>    | 77%            |

Source: U.S. Census Bureau, ACS 2010-2014; Clayton County Assessor, 2016 for number of units, type of unit, and percent mobile home

| % Owner Occupied Householder by Age | Marquette | McGregor | Monona | Strawberry Point | Volga | Clayton County | Fayette County |
|-------------------------------------|-----------|----------|--------|------------------|-------|----------------|----------------|
| 15 - 34 years                       | 11.3%     | 8.6%     | 15.4%  | 15.6%            | 16.7% | <b>10%</b>     | 11%            |
| 35 - 64 years                       | 52.6%     | 58.1%    | 57.4%  | 53.2%            | 57.0% | <b>58.7%</b>   | 55%            |
| 65 years and over                   | 36.1%     | 33.3%    | 27.2%  | 31.1%            | 26.4% | <b>31.3%</b>   | 34%            |

### % Renter Occupied Householder by Age

|                   |       |       |       |       |       |              |     |
|-------------------|-------|-------|-------|-------|-------|--------------|-----|
| 15 - 34 years     | 26.5% | 28.0% | 20.0% | 23.5% | 33.3% | <b>28.9%</b> | 37% |
| 35 - 54 years     | 57.1% | 48.3% | 34.0% | 31.2% | 44.5% | <b>44.1%</b> | 47% |
| 65 years and over | 16.3% | 23.8% | 46.0% | 45.2% | 22.2% | <b>27%</b>   | 15% |

### Compared to one year ago:

|                  |       |       |       |       |       |              |     |
|------------------|-------|-------|-------|-------|-------|--------------|-----|
| % In Same House  | 77.6% | 85.0% | 89.8% | 80.3% | 88.0% | <b>88.9%</b> | 86% |
| % Same County    | 9.1%  | 8.5%  | 3.2%  | 12.9% | 9.2%  | <b>6.4%</b>  | 7%  |
| % From Elsewhere | 13.3% | 6.5%  | 7.0%  | 6.8%  | 2.8%  | <b>5%</b>    | 6%  |

Source: U.S. Census Bureau, ACS 2010-2014

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## About Housing Affordability in our Area:

| Owner Occupied                              | Edgewood | Elkader | Garnavillo | Guttenberg | Marquette |
|---|----------|---------|------------|------------|-----------|
| % with mortgage                             | 46.4%    | 44.3%   | 49.7%      | 48.1%      | 57.5%     |
| Median SMOC, with mortgage                  | \$892    | \$927   | \$978      | \$959      | \$1088    |
| Median SMOC, no mortgage                    | \$399    | \$459   | \$415      | \$442      | \$340     |
| % of households, SMOC > 30% of income       | 19.3%    | 14.3%   | 12.5%      | 14.7%      | 7.8%      |
| Renter Occupied                             | Edgewood | Elkader | Garnavillo | Guttenberg | Marquette |
| Median Gross Rent                           | \$473    | \$555   | \$589      | \$563      | \$481     |
| % of households, Gross Rent > 30% of income | 22.1%    | 19.1%   | 34.9%      | 49.5%      | 43.0%     |

| Owner Occupied                              | McGregor | Monona | Strawberry Point | Volga | Clayton County |
|---|----------|--------|------------------|-------|----------------|
| % with mortgage                             | 53%      | 61.1%  | 55.2%            | 37.7% | 51.2%          |
| Median SMOC, with mortgage                  | \$1133   | \$1010 | \$779            | \$850 | \$1072         |
| Median SMOC, no mortgage                    | \$464    | \$417  | \$364            | \$479 | \$433          |
| % of households, SMOC > 30% of income       | 7.0%     | 18.1%  | 4.8%             | 22%   | 36%            |
| Renter Occupied                             | McGregor | Monona | Strawberry Point | Volga | Clayton County |
| Median Gross Rent                           | \$615    | \$593  | \$478            | \$538 | \$558          |
| % of households, Gross Rent > 30% of income | 41.5%    | 53.1%  | 43.8%            | 69.5% | 39.1%          |

SMOC: Selected Monthly Owner Costs

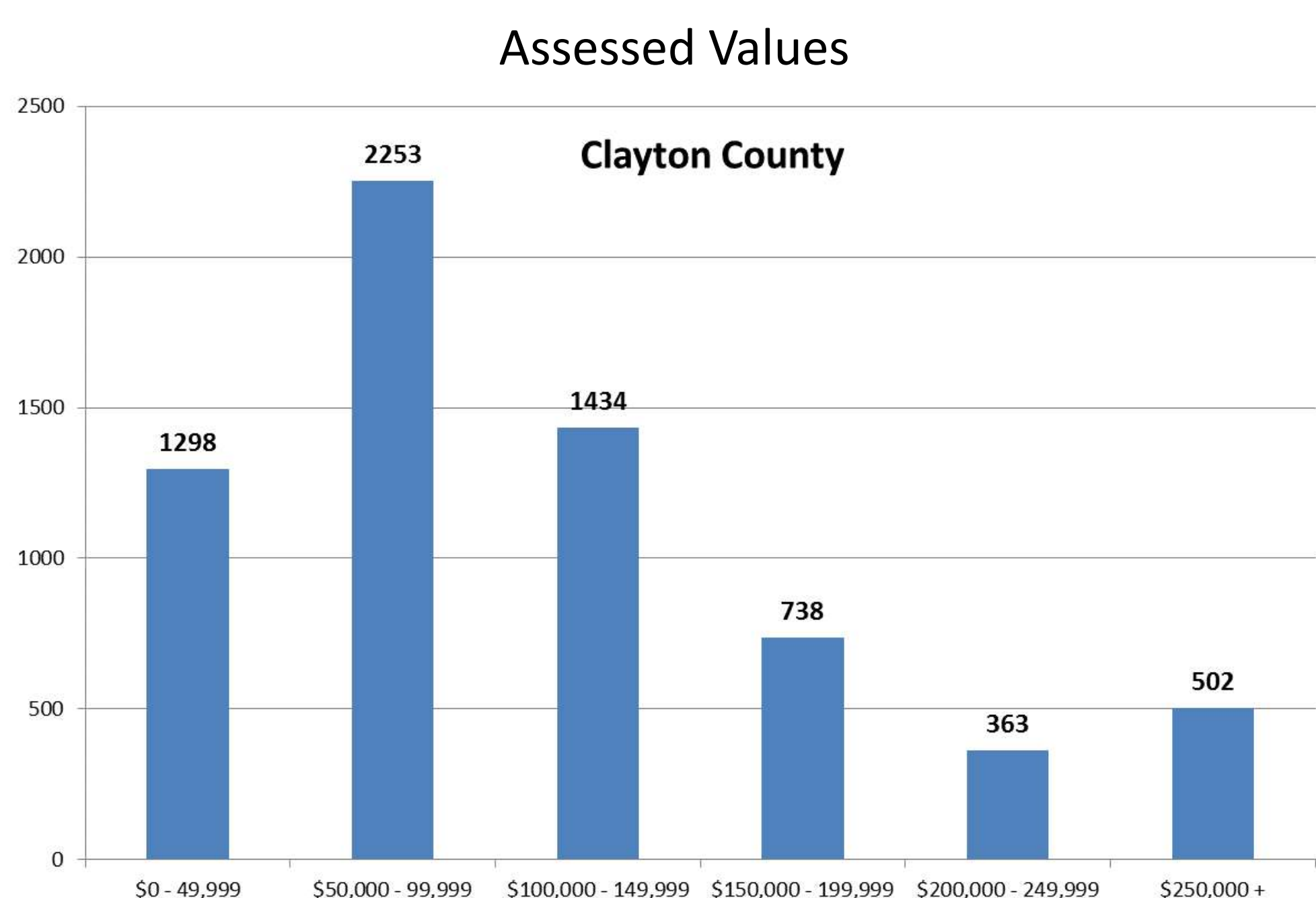
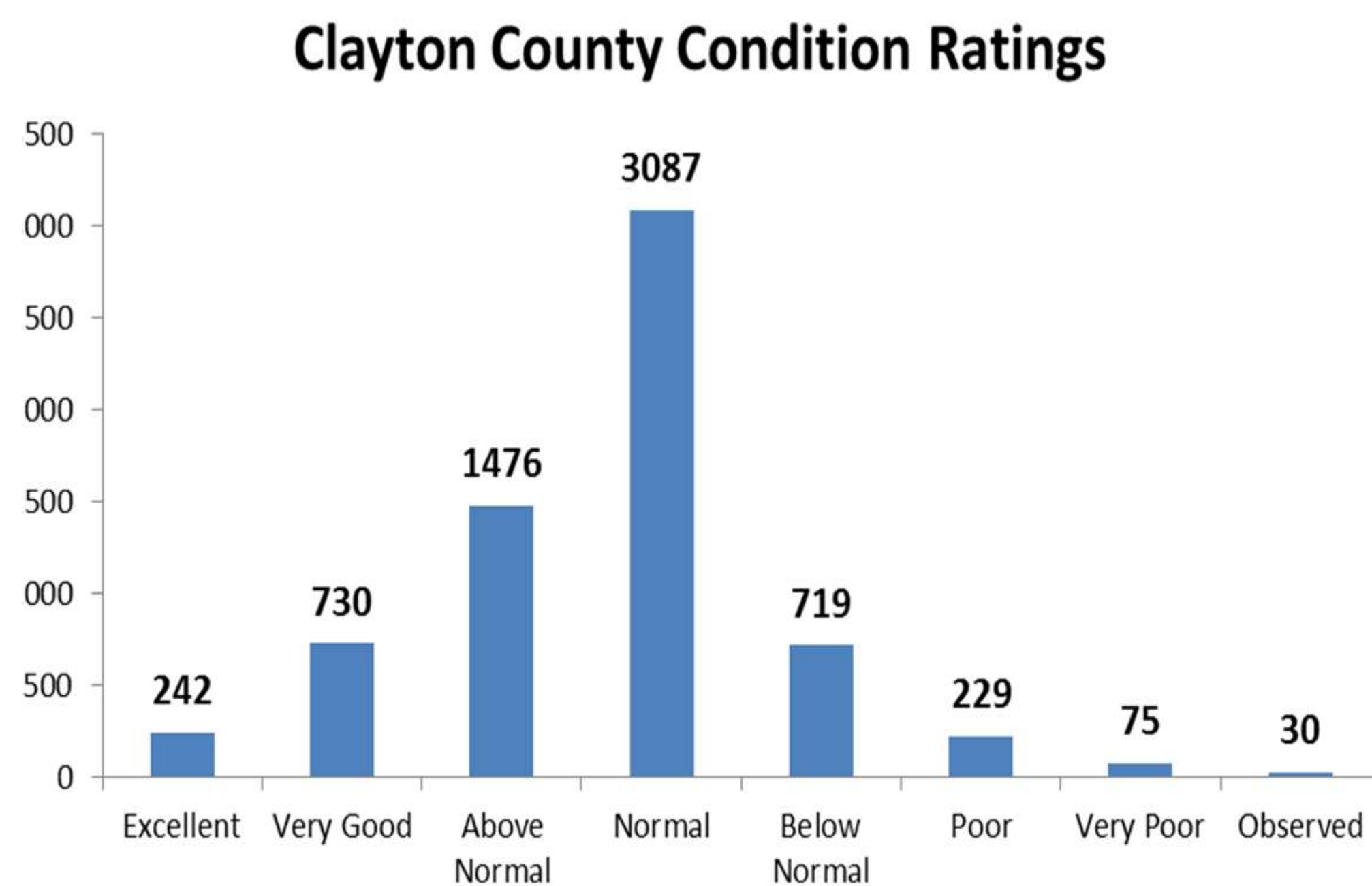
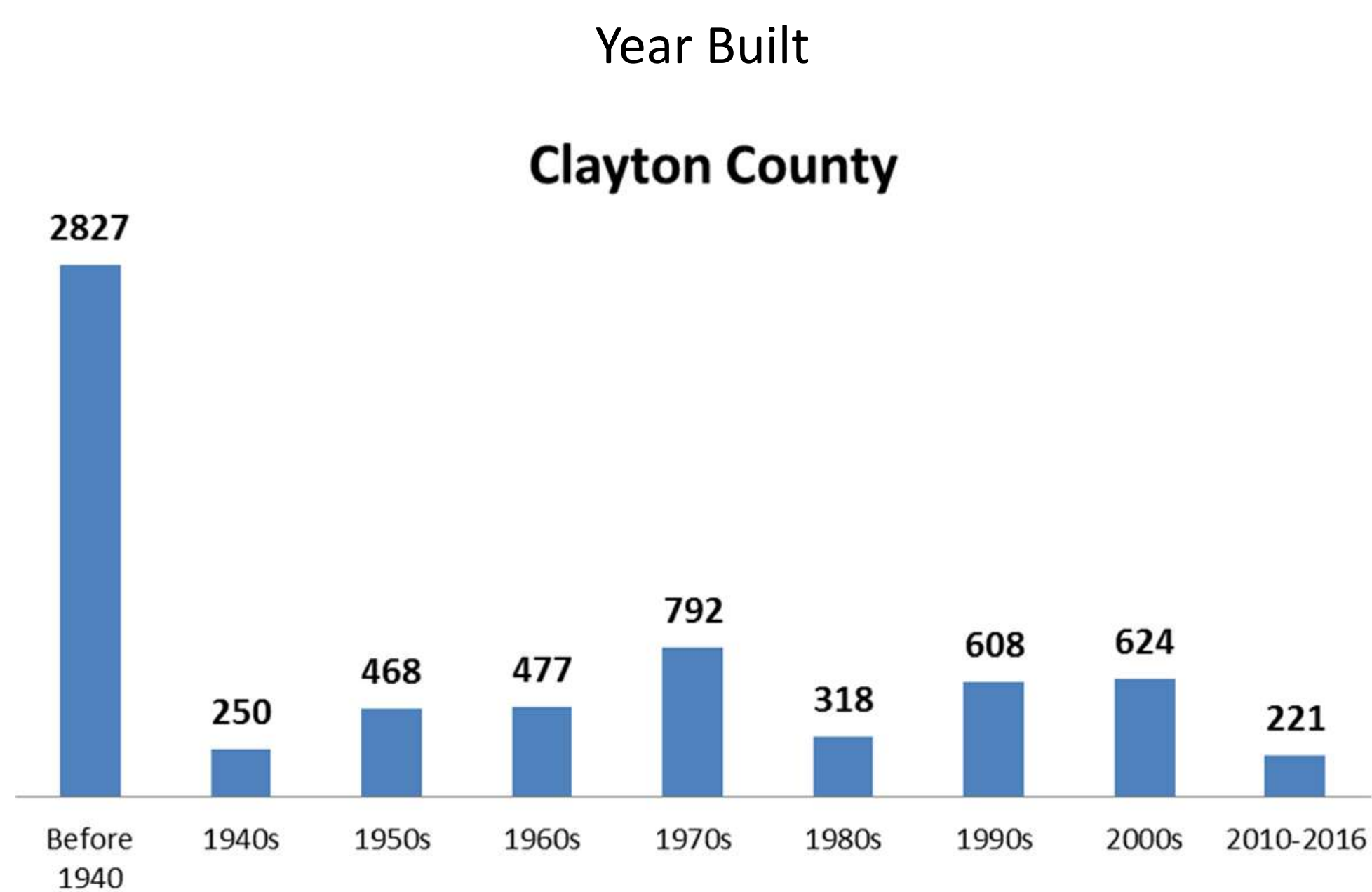
⬆ Monthly owner costs include: Mortgage, real estate taxes, second mortgage and/or home equity loans, homeowners insurance, condo fee, mobile home cost, and utilities – electricity, gas, water/sewer/other

⬆ Monthly gross rent costs include: Contract rent and utilities – electricity, gas, water/sewer/other

# What We Learned From Data



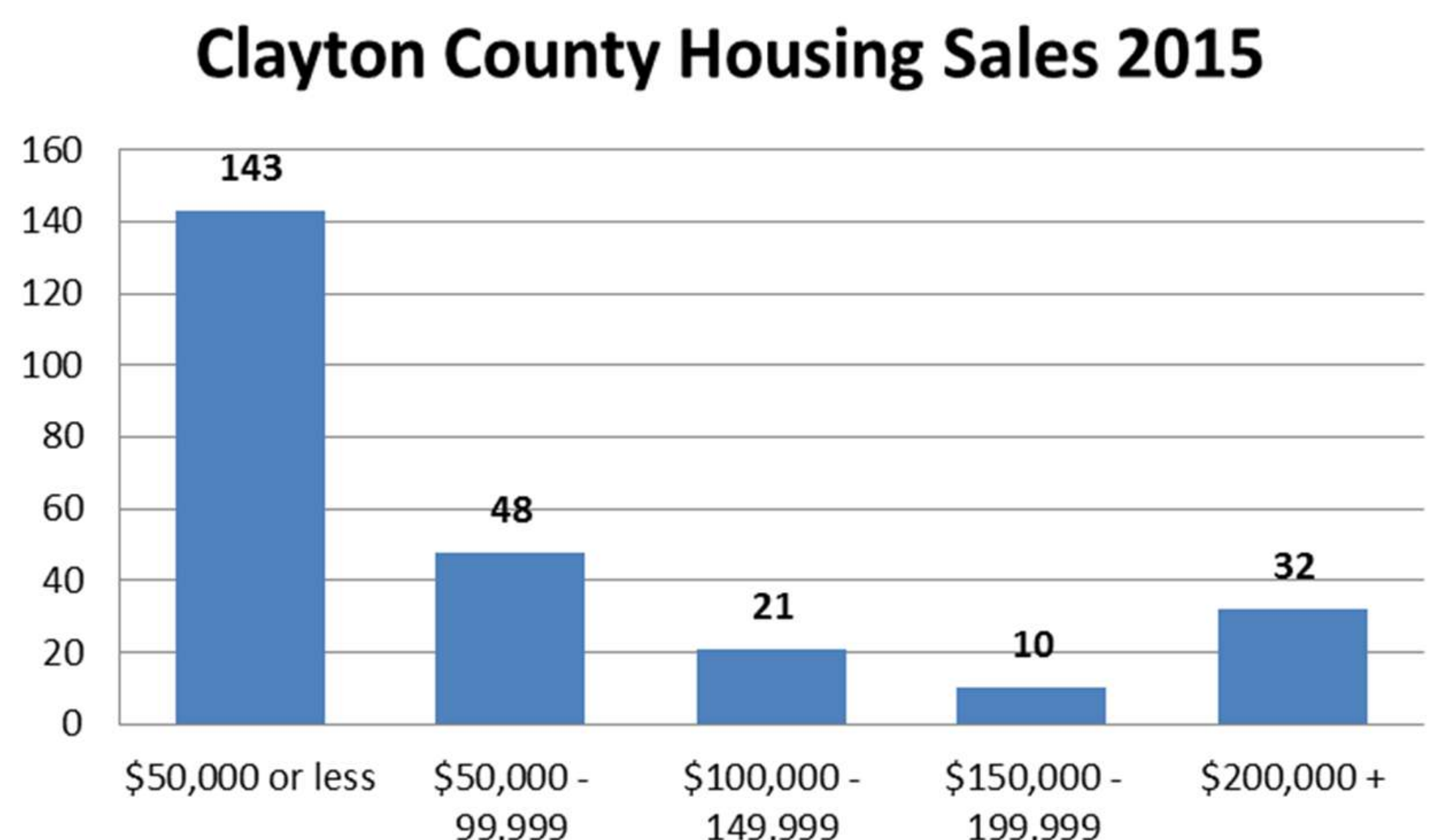
## About the Housing Stock in our area:



- ▲ 43% of homes were built before 1940
- ▲ 73% were built before 1980
- ▲ 416 new housing units were added 2006-2016 for an average of 41.5/yr
- ▲ 84% of homes are rated in Normal or better condition
- ▲ 54% of homes have assessed values less than \$100,000
- ▲ 20% valued at \$50,000 or less
- ▲ 31% of homeowners are 65 or older
- ▲ We stay put – almost 89% are in the same home as a year ago
- ▲ Had 254 recorded home sales in 2015
- ▲ There is an excess of homes in the \$50k-\$100k value range
- ▲ The county has a need for more homes in the \$100-200k value range

Some of the data used to compile this report was obtained from the County GIS Office and the County Assessor's Office. All data can be publicly viewed the County's Beacon Website.

Disclaimer: The County, the County Assessor, County GIS Coordinator and their employees make every effort to produce and publish the most current and accurate information possible. No warranties, expressed or implied, are provided for the data herein, its use or its interpretation. The County and its employees assume no responsibility for the consequences of inappropriate uses or interpretations of the data. Any person that relies on any information obtained from this site does so at their own risk. All critical information should be independently verified.



# What might we need?



| Income Range          | % of Households | # of Households | Affordable Range      | # of Owner Occ. Units | Affordable Range of Renter Units | # of Renter Units | Total Affordable Units | Balance |
|-----------------------|-----------------|-----------------|-----------------------|-----------------------|----------------------------------|-------------------|------------------------|---------|
| \$0 - \$25,000        | 21.4%           | 1648            | \$0 - \$50,000        | 603                   | \$0 - \$399                      | 963               | 1566                   | -82     |
| \$25,000 - \$49,999   | 30.6%           | 2353            | \$50,000 - \$99,999   | 2283                  | \$400 - \$799                    | 685               | 2968                   | 615     |
| \$50,000 - \$74,999   | 20.7%           | 1597            | \$100,000 - \$149,999 | 1202                  | \$800 - \$1,249                  | 59                | 1261                   | -336    |
| \$75,000 - \$99,999   | 14.8%           | 1140            | \$150,000 - \$199,999 | 888                   | \$1,250 - \$1,499                | 0                 | 888                    | -252    |
| \$100,000 - \$149,999 | 9.6%            | 738             | \$200,000 - \$299,999 | 661                   | \$1,500 - \$1,999                | 19                | 680                    | -58     |
| \$150,000 and over    | 2.9%            | 222             | \$300,000 and over    | 434                   | \$2,000 and over                 | 28                | 462                    | 240     |

| Housing Supply & Demand      |        |        |        |        |
|------------------------------|--------|--------|--------|--------|
| Clayton County               | 2010   | 2020   | 2030   | 2040   |
| Population                   | 18202  | 17790  | 17388  | 16995  |
| Population in Group Quarters | 448    | 448    | 448    | 448    |
| Population to be Housed      | 17,754 | 17,342 | 16,940 | 16,547 |
| Number of Households         | 7,698  | 7,595  | 7,495  | 7,397  |
| Preliminary Housing Demand   | 7,698  | 7,595  | 7,495  | 7,397  |
| Demand with 6% Vacancy Rate  | 8,160  | 8,051  | 7,945  | 7,840  |
| Replacement Need             |        | 35     | 35     | 35     |
| Average New Construction     |        | 442    | 442    | 442    |
| Potential Housing Demand     | 8,160  | 7,644  | 7,538  | 7,433  |
| Housing Supply               | 6,367  | 7,670  | 8,064  | 8,208  |
| Shortage                     | 1,793  | -26    | -527   | -775   |

# What Will We Do?



## *Ideas From the Task Force...*

### Improve Existing Housing Stock:

- ↑ Apply for a targeted CDBG for Owner Occupied Rehab for target areas identified in study
- ↑ Fund a low-interest revolving loan program to address specific housing issues
- ↑ Utilize historic tax credits, low income tax credits and workforce housing tax credits
- ↑ Develop an informational brochure to inform citizens of the housing programs and energy efficiency assistance programs available and actively promote them
- ↑ Encourage property maintenance by forming specific, community-accepted standards. Reinforce with periodic community "awards" for improvement, personal contact with non-compliant owners, and then code enforcement
- ↑ Utilize NEICAC/UERPC Housing Quality Standard Inspections (HQS) when using their programs, and set up a city program for inspection of other housing units
- ↑ Partner with volunteer groups to provide assistance to those in need

### Add new homes to meet the community's needs:

- ↑ Keep a list of available grayfield tax incentives and qualifying infill lots for potential developers
- ↑ Investigate expansion areas for new housing development (with suitable soils, avoiding bluff land and flood plains)
- ↑ Promote building sites with utilities already in place, and plan for utility extensions
- ↑ Distribute promotional materials for developers (one page fact sheet)
- ↑ Encourage the use of city incentives for new construction, including TIF, limited tax abatement, interest assistance, down payment assistance, reduced or waived permit fees and hook-up fees, and other rebates as feasible (culvert, sidewalks, landscaping, etc.)

### Understand and encourage a healthy housing market:

- ↑ Promote market "churning" by supporting senior housing projects
- ↑ Utilize NEICAC's homebuyer education classes, or establish a local certified Housing Counseling Agency to host classes on a regular basis
- ↑ Develop promotional materials to attract new residents
- ↑ Celebrate homeowner efforts to improve properties by creating a program that recognizes projects that have a visible impact on the property's aesthetics
- ↑ Form a regional Habitat for Humanity group with neighboring counties
- ↑ Promote and utilize the appropriate programs listed in "Resources for Implementation" in the housing needs assessment document

*Take a sheet and share your ideas...*

